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SERIAL NUMBER 10/775,903	FILING DATE 02/10/2004 RULE	CLASS 705	GROUP ART UNIT 3621	ATTORNEY DOCKET NO.
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APPLICANTS

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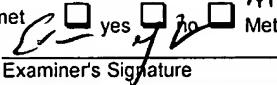
** CONTINUING DATA *****

** FOREIGN APPLICATIONS *****

IF REQUIRED, FOREIGN FILING LICENSE GRANTED

** 05/07/2004

** SMALL ENTITY **

Foreign Priority claimed yes no *N/A*
 35 USC 119 (a-d) conditions met yes no Met after Allowance
 Verified and Acknowledged  Initials *CD*

STATE OR COUNTRY NY	SHEETS DRAWING 9	TOTAL CLAIMS 11	INDEPENDENT CLAIMS 1
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ADDRESS

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TITLE

Electronic funds transfer and electronic bill receipt and payment system

FILING FEE RECEIVED 385	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:	<input type="checkbox"/> All Fees <input type="checkbox"/> 1.16 Fees (Filing) <input type="checkbox"/> 1.17 Fees (Processing Ext. of time) <input type="checkbox"/> 1.18 Fees (Issue) <input type="checkbox"/> Other _____ <input type="checkbox"/> Credit
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